

# 1996 Commissioner's Report on Underserved Communities

Table D - Number & Percentage of  
Total Earned Exposures in Underserved Communities  
for Dwelling Fire - NonCommercial \*

| Company                            | Total Earned Exposures For California | Total Earned Exposures For Underserved Communities | Percentage of Total Earned Exposures in Underserved Communities |
|------------------------------------|---------------------------------------|--|---|
| <b>TOTAL **</b>                    | <b>781,498</b>                        | <b>169,368</b>                                     | <b>21.67%</b>   |
| UNITED CASUALTY INS CO OF AMERICA  | 16,653                                | 8,419  | 50.56%  |
| TOKIO MARINE&FIRE INS CO LTD US BR | 1,840                                 | 663  | 36.03%  |
| ALLSTATE INS GROUP                 | 134,355                               | 45,159   | 33.61%  |
| MINNESOTA FIRE & CASUALTY CO       | 23                                    | 8  | 33.21%  |
| FARMERS INS EXCHANGE               | 252,568                               | 72,725   | 28.79%  |
| CENTURY-NATIONAL INS CO            | 19,870                                | 4,998  | 25.16%  |
| ASSOCIATES INS CO                  | 1,468                                 | 347  | 23.61%  |
| AMERICAN RELIABLE INS CO           | 19,806                                | 4,632  | 23.39%  |
| PRUDENTIAL PROPERTY & CAS INS CO   | 9,266                                 | 1,415  | 15.27%  |
| FIREMANS FUND INS CO               | 65,785                                | 9,325  | 14.17%  |
| COMMERCIAL UNION INS COS.          | 8,054                                 | 1,117  | 13.87%  |
| HARTFORD INS COS                   | 15,718                                | 2,174  | 13.83%  |
| AMERICAN STATES INS COS            | 8,930                                 | 1,215  | 13.61%  |
| PREFERRED RISK MUTUAL INS CO       | 18                                    | 2  | 13.30%  |
| SAFECO INS GROUP                   | 76,288                                | 9,808  | 12.86%  |
| NATIONAL AUTOMOBILE & CAS INS CO   | 1,410                                 | 168  | 11.93%  |
| ROYAL INS                          | 7                                     | 1  | 11.76%  |
| MARYLAND CASUALTY CO               | 10,443                                | 1,214  | 11.62%  |
| LIBERTY MUTUAL INS COS             | 744                                   | 84   | 11.25%  |
| MERCURY CASUALTY CO                | 1,014                                 | 112  | 11.00%  |
| GREAT AMERICAN GROUP               | 869                                   | 90   | 10.36%  |
| UNITED STATES FIDELITY&GUARANTY CO | 1,552                                 | 147  | 9.44%   |
| ATLANTIC MUTUAL INS COS            | 924                                   | 86   | 9.27%   |
| HORACE MANN INS CO                 | 18                                    | 2  | 8.96%   |
| ALLEGIANCE INS CO                  | 1,032                                 | 89   | 8.60%   |
| AETNA INS COS                      | 13,483                                | 1,156  | 8.58%   |
| ALLIED PROPERTY & CASUALTY INS CO  | 8,789                                 | 688  | 7.83%   |
| NATIONWIDE INS COS                 | 1,627                                 | 99   | 6.07%   |
| AMCO INS CO                        | 23,974                                | 1,236  | 5.15%   |
| KEMPER INS COS                     | 6,541                                 | 257  | 3.94%   |
| ARMED FORCES INS EXCHANGE          | 1,912                                 | 72   | 3.75%   |
| HANOVER INS CO                     | 670                                   | 23   | 3.50%   |
| CALIFORNIA INS GROUP               | 19,664                                | 613  | 3.12%   |
| AMICA MUTUAL INS CO                | 413                                   | 13   | 3.11%   |
| USAA CASUALTY INS CO               | 5,789                                 | 155  | 2.68%   |
| CNA INS COS                        | 4,973                                 | 128  | 2.57%   |
| UNITED SERVICES AUTOMOBILE ASSOC   | 37,096                                | 866  | 2.34%   |
| MASSACHUSETTS BAY INS CO           | 1,605                                 | 14   | 0.86%   |
| GRANGE INS ASSOCIATION             | 6,307                                 | 50   | 0.80%   |

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|-------------------|---|---|---|
| <b>TOTAL **</b>   | <b>781,498</b>                              | <b>169,368</b>  | <b>21.67%</b>   |
| DEPOSITORS INS CO | 6   | 0   | 0.00%   |
| FEDERAL INS CO    | 1   | 0   | 0.00%   |

\* See Definitions

\*\* The combination of commercial and noncommercial fire represents approximately 29.55% of the fire market.